

In the United States Bankruptcy Court
For the District of Maryland

In Re: Robert H. Root, Jr.

Case No. 15-23637NA
Chapter 13

Debtor(s)

* * * * *

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the attached CHAPTER 13 PLAN was sent electronically via ECF and/or first class mail, postage pre-paid to the below listed parties the 15th day of October, 2015.

/S/ James R. Logan

James R. Logan
Attorney for the Debtor
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Baltimore, MD 21218
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Ellen W. Cosby, Trustee
Via ECF

Label Matrix for local noticing
0416-1
Case 15-23637
District of Maryland
Baltimore
Thu Oct 15 10:15:36 EDT 2015

Citifinancial/Onemain
Citifinacial Inc.
Pob 140489
Irving, TX 75014-0489

Comptroller of Maryland
Revenue Administration
110 Carroll St.
Annapolis, MD 21411-1000

Department of the Treasury
Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4868

Lendmark
3614 Eastern Ave
Highlandtown, MD 21224-4205

State of Maryland DLLR
Division of Unemployment Insurance
1100 N. Eutaw Street, Room 401
Baltimore, MD 21201-2225

Verizon
500 Technology Dr Ste 30
Weldon Spring, MO 63304-2225

James R. Logan
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Baltimore, MD 21218-5017

Baltimore City Metered Water
Dept of Fiinance Abel Wolman Bldg
200 Holliday St
Baltimore, MD 21202-3618

Citifinancial/Onemain
Citifinancial Inc.
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Comptroller of the Treasury
Compliance Division, Room 409
301 W. Preston Street
Baltimore, MD 21201-2305

Deputy County Attorney
Baltimore County Office of Law
400 Washington Avenue, 2nd Floor
Towson, MD 21204-4606

GECRB/Care Credit
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076-9104

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123-2255

Supervisor of Delin. Accts.
Rm. 1 Municipal Building
Holliday & Lexington Streets
Baltimore, MD 21202

Wells Fargo Home Mortgage
Attn: Bankruptcy Department
1000 Blue Gentian Rd #300, Mac#
Eagan, MN 55121-1663

Robert H Root Jr
2900 Emerald Road
Parkville, MD 21234-5637

Baltimore County Maryland
State and County Real Tax Bill
PO Box 64281
Baltimore, MD 21264-4281

Comcast Cable Communications
PO Box 3006
Southeastern, PA 19398-3006

Crd Prt Asso
Attn: Bankruptcy
Po Box 802068
Dallas, TX 75380-2068

First National Bank
Attn: FNN Legal Dept
1620 Dodge St., Stop Code 3290
Omaha, NE 68197-0002

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-7096

Onemain Fi
6801 Colwell Blvd
Irving, TX 75039-3198

The Affiliated Group I
Po Box 7739
Rochester, MN 55903-7739

Ellen W. Cosby
300 E Joppa Road, Suite 409
Towson, MD 21286-3005

End of Label Matrix
Mailable recipients 25
Bypassed recipients 0
Total 25

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In Re: Robert H. Root, Jr

*

* Case No. 15-23637

* Chapter 13

*

Debtor

*

CHAPTER 13 PLAN

X Original Plan Amended Plan Modified Plan

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):
 - a. \$___ per month for a term of ___ months. OR
 - b. \$ 400.00 per month for 12 month(s),
\$ 675.00 per month for 48 month(s),
\$ ___ per month for ___ month(s), for a
total term of 60 months. OR
 - c. \$ _____ per month prior to confirmation of this plan, and
\$ _____ per month after confirmation of this plan, for a total term of
_____ months (if this option is selected, complete 2.e.i).
2. From the payments received, the Trustee will make the disbursements in the order described below:
 - a. Allowed unsecured claims for domestic support obligations and trustee commissions.
 - b. Administrative claims under 11 U.S.C. §507(a)(2), including attorney's fee balance of \$ 3,353.00* (unless allowed for a different amount by an order of court).
(*To be paid in accordance with Paragraph 4B of Local Rule Appendix F.)
 - c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment:
\$ _____.
 - d. Other priority claims defined by 11 U.S.C. §507(a)(3)-(10). The Debtor anticipates the following priority claims:

The IRS for income taxes of \$4,975.64

The State of MD for income taxes of \$1,056.00.

- e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows: None.

- i. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii and 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

<u>Claimant</u>	<u>Redacted Acct. No.</u>	<u>Monthly Payment</u>
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- ii. Pre-petition arrearages on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrearages, and the amount of the monthly payment for arrearages to be made under the plan):

<u>Claimant</u>	<u>Anticipated Arrearages</u>	<u>Monthly Payment</u>	<u>No. of Mos.</u>
Wells Fargo Home Loans	\$20,000.00		

- iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

<u>Claimant</u>	<u>Amount</u>	<u>% Rate</u>	<u>Monthly Payment</u>	<u>No. of Mos.:</u>
Baltimore City Water	\$1,328.30	0%	\$36.90	36
Baltimore County Tax	\$1,030.00	3.5%	\$32.90	36

- iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors: None.

- v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor: None.

- vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.

- vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

- f. After payment of priority and secured claims, the allowed general, unsecured claims will be paid pro-rata.
3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.): None.
4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post- petition charges, the loan shall be deemed current as of the filing of this case.
5. Secured Creditors who are holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.
6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated: None.
7. Title to the Debtor's property shall revert in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. §1328, or upon dismissal of the case, or upon closing of the case.
8. Non-standard Provisions: None.

10/15/15
Date

/S/ Robert H. Root, Jr.
Debtor

/S/ James R. Logan
Attorney for Debtor

Joint Debtor